

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : W. Jeffrey Knowles *et al.*
Application No. : 10/629,784
Date of Filing : July 29, 2003
Title : *SYSTEM AND METHOD OF ACCOUNT RECONCILIATION FOR ELECTRONIC TRANSACTIONS*
Confirmation No. : 7791
Examiner : Fields, Benjamin S.
TC/Art Unit : 4132
USPTO Customer No. : 26707
Attorney Docket No. : 670744.00005

RESPONSE UNDER 37 C.F.R. §1.111

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated November 1, 2007, Applicants respectfully request the Examiner to reconsider and further examine the Application in view of the amendments and/or comments as set forth below.

Amendments to the Specification: Begin on page 2.

Amendments to the Claims: Begin on page 3.

Amendments to the Drawings: None.

Remarks: Begin on page 10.